

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER E. LAMB

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-11031

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 28, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/11/2019 and confirmed on 11/21/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,658.40
Less Refunds to Debtor	31.08	
TOTAL AMOUNT OF PLAN FUND		74,627.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,435.00	
Trustee Fee	3,830.49	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		11,265.49

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NORTHWEST BANK*	0.00	12,358.46	0.00	12,358.46
	Acct: 3647				
	AMERICO FCU	8,500.00	8,500.00	1,153.28	9,653.28
	Acct: 0596				
	MIDFIRST BANK SSB*	20,696.15	20,696.15	3,526.71	24,222.86
	Acct: 4564				
					46,234.60

Priority					
	REBEKA A SEELINGER ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER E. LAMB	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTOPHER E. LAMB	31.08	31.08	0.00	0.00
	Acct:				
	SEELINGER LAW CORPORATION	0.00	0.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	REBEKA A SEELINGER ESQ	3,935.00	3,935.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX5-24				
	INTERNAL REVENUE SERVICE*	1,370.02	1,370.02	0.00	1,370.02
	Acct: 4222				
	MIDFIRST BANK SSB*	0.00	13,110.28	0.00	13,110.28
	Acct: 4564				
					14,480.30

Unsecured					
	ACL LABS	0.00	0.00	0.00	0.00
	Acct:				
	CHASE CARD SERVICES**	0.00	0.00	0.00	0.00
	Acct: 1875				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	10,306.17	388.75	0.00	388.75
	Acct: 5451				
	LVNV FUNDING LLC	11,900.41	448.88	0.00	448.88

19-11031

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9663				
	DISCOVER BANK(*)	9,722.65	366.74	0.00	366.74
	Acct: 2917				
	LVNV FUNDING LLC, ASSIGNEE	22,577.33	851.62	0.00	851.62
	Acct: 9872				
	AT & T MOBILITY II LLC	6,709.22	253.07	0.00	253.07
	Acct: 9820				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4313				
	UPMC HEALTH SERVICES	2,967.29	111.93	0.00	111.93
	Acct: 4222				
	VERIZON BY AMERICAN INFOSOURCE AS	1,231.01	46.43	0.00	46.43
	Acct: 0001				
	INTERNAL REVENUE SERVICE*	40.21	1.52	0.00	1.52
	Acct: 4222				
	AMERICO FCU	4,529.07	170.84	0.00	170.84
	Acct: 0596				
	UPMC PHYSICIAN SERVICES	189.43	7.15	0.00	7.15
	Acct: 4222				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4313				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	ZWICKER AND ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 2,646.93

TOTAL PAID TO CREDITORS

63,361.83

TOTAL CLAIMED

PRIORITY	1,370.02
SECURED	29,196.15
UNSECURED	70,172.79

Date: 01/28/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHRISTOPHER E. LAMB

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-11031

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christopher E. Lamb
Debtor

Case No. 19-11031-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2025:

Recip ID	Recipient Name and Address
db	+ Christopher E. Lamb, 460 West 7th Street, Erie, PA 16502-1329
cr	+ Americo FCU, 4101 Main Street, Erie, PA 16511-1967
sp	+ Michael W. Harmon, Shapira, Hutzelman & Smith, 305 West Sixth Street, Erie, PA 16507-1244
15138193	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15138194	+ Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15161163	+ Americo Federal Credit Union, 4101 Main Street, Erie, PA 16511-1967
15138195	#+ Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 30 2025 00:58:23	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138196	+ Email/Text: g17768@att.com	Jan 30 2025 00:13:00	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15170123	+ Email/Text: g17768@att.com	Jan 30 2025 00:13:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
15138198	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 30 2025 00:42:04	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138199	Email/Text: mrdiscen@discover.com	Jan 30 2025 00:13:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15140202	Email/Text: mrdiscen@discover.com	Jan 30 2025 00:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15138200	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 00:14:00	Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15138197	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 30 2025 00:18:39	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15151289	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 30 2025 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15145883	Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2025 00:29:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15138201	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 30 2025 01:19:42	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 29

15172252	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 30 2025 00:18:15	29603-0497 MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
15138202	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 30 2025 00:30:25	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138203	+ Email/Text: angela.abreu@northwest.com	Jan 30 2025 00:13:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138204	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 30 2025 00:14:00	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
15138776	^ MEBN	Jan 30 2025 00:05:11	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138205	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 30 2025 00:29:29	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138206	+ Email/Text: BankruptcyNotice@upmc.edu	Jan 30 2025 00:16:00	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15168546	Email/Text: BNCnotices@dcmservices.com	Jan 30 2025 00:14:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15168660	Email/Text: BNCnotices@dcmservices.com	Jan 30 2025 00:14:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15166395	Email/PDF: ebn_ais@aisinfo.com	Jan 30 2025 00:29:41	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15138207	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jan 30 2025 00:13:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
15138208	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15138211	*+	AT&T, PO Box 6416, Carol Stream, IL 60197-6416
15138209	*+	Americo Federal Cred, 4108 Main St, Erie, PA 16511-1968
15138210	*+	Ashwini Rojiwadia, Esquire, Zwicker & Associates, PC, 3220 Tillman Drive, Bensalem, PA 19020-2028
15138213	*+	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138214	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15138215	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21125, Philadelphia, PA 19114
15138212	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15138216	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15138217	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15138218	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15138219	*+	Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza, Farmingdale, NY 11735-3946
15138220	*+	Synchrony/CareCredit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15138221	*+	UPMC Hamot, 201 State Street, Erie, PA 16550-0001
15138222	*+	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jan 29, 2025

Form ID: pdf900

Total Noticed: 29

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Edwin W. Smith	on behalf of Creditor Americo FCU esmith@shapiralaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Christopher E. Lamb rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5